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ABSTRACT

This document is intended as a tool to help teachers develop a competency-based consumer education curriculum. It first briefly discusses the need for a competency-based approach over a K-14 continuum. The major portion of the document then consists of lists of competencies on a K-14 continuum that are nonsubject specific. They are categorized into the four major goal areas that comprise consumer education: (1) decision making; (2) resource management; (3) consumer roles, rights, responsibility; and (4) knowledge of the marketplace. Under each goal are five to seven subordinate objectives for which are listed grade level-appropriate indicators or statements that describe specific behaviors of individuals who have achieved given levels of competencies. (The grade levels are K-3, 4-6, 7-9, 10-12, and 13-14.) A one-page summary outline discusses use of the K-14 competency-based consumer education matrix. (YLB)

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COMPETENCY BASED
CONSUMER EDUCATION

Developed by

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MEET SUPER CONSUMER!

Super consumer's name comes from the fact that this amazing person has some very special capabilities.

Super Consumer

1. has very effective decision-making skills as a consumer
2. manages personal resources well
3. demonstrates an understanding of the roles, rights and responsibilities of consumers
4. knows that the market place is a resource and exercises responsible interaction in it.

This booklet is about this amazing individual and how through a competency based program of consumer education, others can earn the title "Super Consumer"

PREFACE.

The need for a competency-based approach to consumer education has emerged as a result of an awareness of the complexities of the consumer role in today's society. A review of recent studies and efforts in consumer education has reinforced this need.

In order to integrate consumer competencies over a K-14 continuum it became necessary to identify age-grade level appropriate indicators or statements that describe specific behaviors of individuals who have achieved given levels of competencies.

We began this process by identifying four major goal areas that comprise consumer education:

Decision making
Resource Management
Consumer roles, rights, responsibility
Knowledge of the marketplace

We then identified major objectives that fell under each goal area. This was no small task, since many of the competencies overlapped the areas. It was difficult to determine discreet areas of study within the overall concept of consumer education.

At each stage of the process we utilized the input, consisting of reaction and feedback, from classroom teachers.

Among these participants were:

Patricia Apgar	Gail Page
Lauren Brighton	Maureen Rock
Joseph Drew	Lea Shinelli
Beth Dieghan	Linda Vachetti
Ann Moore	Joan Walsh
Margaret Morris	Theresa Ward
Barbara Nuss	Winifred Weiss

This document was not designed to add to the existing body of literature in consumer education nor is it to be viewed as a prescriptive curriculum. Its intent is to serve as a tool to pull existing resources and materials together and into focus. Teachers involved in developing curricula should feel free to pick and choose from the "cafeteria" of indicators, use the lessons as prototypes and create their own works, appropriate to their own subjects and student populations.

WHY A COMPETENCY-BASED CONSUMER EDUCATION APPROACH?

If consumer education is to be effective it must go beyond the dissemination of consumer information and the content-oriented approach that has for too long pervaded the textbooks and perhaps even the classrooms. What a person "knows" is not always set into action in the real world. But what a person has learned to apply and to act out will more likely become a part of that individual's behavior. The real test of a program's effectiveness is its impact on consumer practices in the marketplace. A competency-based approach focuses on those behaviors, rather than on mere information or knowledge which in many cases changes by the time the consumer gets to the marketplace.

We are in an age of affluence yet we appear to be facing an age of shrinking resources. This represents a reversal from the generation that grew out of the depression and the war years and who had to learn how to live with increasing resources and proliferation of options. Today's youth will possibly have to learn to live with less even though their orientation has been that of affluence.

Of course, not everyone has shared in the affluence discussed here. Some populations have suffered continued poverty despite the apparent abundance of many. These consumers have always been in need of more viable, action-oriented approaches to learning how to meet their needs with limited resources.

Consumer education programs and approaches should produce consumers who are pro-active in their roles, are more responsible as they exercise their rights as consumers, and are capable of assuming advocacy roles when needed. These roles are achieved when individuals are given experiences in processing information thereby enabling them to internalize concepts.

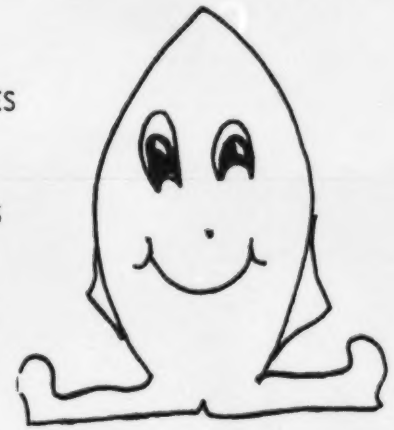
Bombarded with content

Processed information

Internalized concepts

SUPER CONSUMER began just like most other students, a person having

NEEDS
CAPABILITIES
INTERESTS
EXPERIENCES
APTITUDES
LANGUAGE
VALUES



SEX
CULTURE
RACE
ATTITUCES
PROBLEMS
TALENTS and
LIMITATIONS

Together, these characteristics were what made Super Consumer an individual. But classmates, all individuals, too, shared some things in common with Super Consumer. Like age, more or less, and the kind of consumer experiences they had, more or less, and the developmental level, more or less, that made a difference in the kinds of things they could learn and do.

The teachers in Super Consumer's school got together, and, taking all of these things into account, planned their curriculum so that while the students were learning important things like how to read, write, spell and solve math problems, they were also learning important things like how to make decisions, how to manage their resources, and how to take a real part in the market place.

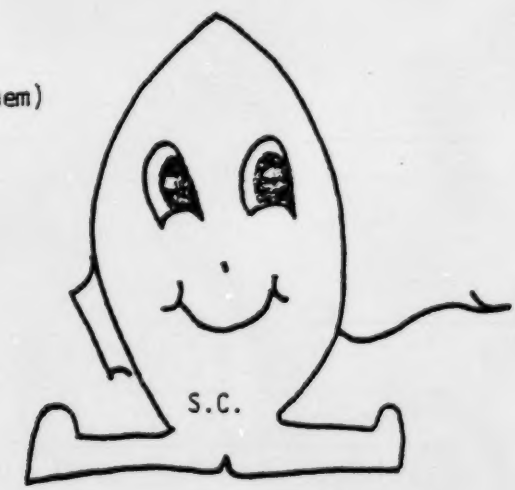
Sometimes these things happened in the same lesson. To Super Consumer it hardly seemed like work at all to use techniques learned in science to test and compare commonly used consumer products. And the math helped when it came time to count out the right change or figure the interest on a time payment. Reading contracts became a cinch once the basic terms were part of the vocabulary, and the role playing done in one class made it easier to say a firm and convincing "no" to the door-to-door sales person.

Because all of the teachers got involved, the students, beginning in kindergarten and going through all the grades, gained their competencies consistently but gradually and paced just right.

THE FOLLOWING PAGES CONTAIN THE LISTS OF COMPETENCIES THAT SUPER CONSUMER'S TEACHERS DEVELOPED. THEY ARE ON A K-14 CONTINUUM AND NON-SUBJECT SPECIFIC. THAT MEANS THEY ARE CONSISTENT WITH THE DEVELOPMENTAL NEEDS OF THE STUDENTS AND THEY CAN BE APPLIED TO ANY OR MOST AREAS OF THE CURRICULUM. SEE HOW MANY OF THESE COMPETENCIES YOU HAVE ADDRESSED IN YOUR OWN TEACHING. TRY TO THINK OF WAYS YOU COULD TEACH IN SUCH A WAY THAT YOU WOULD BE HELPING STUDENTS ATTAIN THEM.

YOU MAY ALSO HAVE NOTED THAT THE NAMES OF PRODUCTS AND SERVICES ARE NOT ON THE LIST. THIS IS BECAUSE THE COMPETENCIES CAN BE APPLIED TO THESE SITUATIONS. SUPER CONSUMER'S TEACHERS USED THE THINGS THEIR STUDENTS WERE CONSUMING OR WOULD BE CONSUMING IN ORDER TO HELP THEM GROW AS CONSUMERS.

(Super Consumer attained most of them)



GOAL 1. CONSUMER DECISION MAKING

SUBORDINATE OBJECTIVES.	INDICATORS K-3	INDICATORS 4-6
1.1 IDENTIFIES PERSONAL NEEDS, VALUES, AND PRIORITIES AND INDICATES HOW VALUES RELATE TO DECISIONS.	A. LISTS MOST FAVORITE THINGS AND LEAST FAVORITE THINGS. B. NAMES PERSONAL PREFERENCES AND RELATES THEM TO ACTIVITIES. C. EXPLAINS WHY SOME ACTIVITIES ARE PREFERRED OVER OTHERS.	A. TRANSLATES STATEMENTS OF IMPORTANCE INTO STATEMENTS OF INTENT THAT CORRESPOND WITH VALUES AND PRIORITIES.
1.2 DEMONSTRATES RESEARCH SKILLS.	A. ASKS QUESTIONS; EXPLORES. B. PROPOSES AND TESTS SIMPLE SOLUTIONS IN GIVEN PROBLEMS. C. RECOGNIZES THE IMPORTANCE OF INFORMATION GATHERING IN SOLVING PROBLEMS.	A. LOCATES APPROPRIATE SOURCES OF INFORMATION FOR STUDYING CONSUMER PRODUCTS AND SERVICES. B. USES COMPUTATIONAL SKILLS IN SOLVING PROBLEMS RELATED TO CONSUMER ACTIVITY.
1.3 APPLIES CRITICAL THINKING TO PRODUCT AND SERVICE COMPARISON.	A. DESCRIBES SIMILARITIES AND DIFFERENCES OF SPECIFIC PRODUCTS.	A. DESCRIBES GOODS AND SERVICES IN TERMS OF VARIABLES ON WHICH THEY CAN BE COMPARED.
1.4 USES DECISION-MAKING STEPS AND PROCESSES IN SOLVING CONSUMER-RELATED PROBLEMS.	A. RECOGNIZES THAT DECISIONS ARE BEING MADE ALL THE TIME. B. DESCRIBES DECISIONS MADE AND THE REASONS FOR THEM. C. RECOGNIZES DIFFERENT KINDS OF DECISIONS. D. RECOGNIZES RESULTS OF DECISIONS. E. NAMES PEOPLE AND THINGS THAT INFLUENCE DECISIONS.	A. ANALYZES AND WEIGHS PROBABILITY AND DESIRABILITY OF ALTERNATIVES. B. PRACTICES CREATIVITY IN A NUMBER OF ACTIVITIES C. RECOGNIZES RELEVANT AND NON-RELEVANT FACTORS IN DECISION MAKING
1.5 REVIEWS ADVERTISEMENTS AND PRODUCT INFORMATION CRITICALLY.	A. NAMES AND DESCRIBES PRODUCTS THAT APPEAR IN ADVERTISEMENTS.	A. IDENTIFIES EXAMPLES OF PROPAGANDA TECHNIQUES IN ADVERTISEMENTS. B. CLASSIFIES INFORMATION FOUND ON LABELS.

7-9	10-12	13-14
A. IDENTIFIES ELEMENTS OF LIFE STYLE IN SELF AND OTHERS. B. DESCRIBES HOW PERSONAL VALUES INFLUENCE CONSUMER DECISIONS. C. IDENTIFIES AND PRIORITIZES NEEDS AND VALUES.	A. IDENTIFIES A PREFERRED LIFE STYLE. B. APPLIES KNOWLEDGE OF PERSONAL VALUES AND NEEDS TO CONSUMER DECISIONS. C. IDENTIFIES PERSONAL STRENGTHS AND WEAKNESSES AND DETERMINES HOW THEY CAN BE USED OR MODIFIED.	A. EVALUATES THE INTERACTION BETWEEN ONE LIFE STYLE AND CONSUMER DECISIONS. B. APPLIES KNOWLEDGE OF PERSONAL VALUES TO CONSUMER DECISIONS. C. ANALYZES AND MODIFIES VALUES AND/OR DECISION ON THE BASIS OF NEEDS AND EXPERIENCE.
A. FORMULATES IDEAS FOR IN-DEPTH STUDY OF SPECIFIC PRODUCTS. B. DRAWS APPROPRIATE CONCLUSIONS AS A RESULT OF COMPARING CONSUMER GOODS AND SERVICES. C. APPLIES COMPUTATIONAL SKILLS IN CONSUMER PROBLEM SOLVING.	A. FORMULATES AND TESTS HYPOTHESES CONCERNING CONSUMER PRODUCTS AND PROBLEMS. B. CONDUCTS EXPERIMENTS USING CONSUMER PRODUCTS. C. USES APPROPRIATE INFORMATION SOURCES EFFECTIVELY IN MAKING DECISIONS ABOUT PRODUCTS AND SERVICES.	A. MAINTAINS OBJECTIVITY IN RESEARCHING CONSUMER INFORMATION AND RESOLVING CONSUMER PROBLEMS. B. COMPARES PRODUCTS AND SERVICES ON THE BASIS OF RELIABLE AND VALID INFORMATION. C. APPLIES COMPUTATIONAL SKILLS APPROPRIATELY TO CONSUMER PROBLEMS.
A. COMPARES CONSUMER ITEMS ON THE BASES OF PRICE AND RELATIVE WORTH TO THE CONSUMER. B. LISTS SPECIFIC VARIABLES FOR COMPARING PRODUCTS AND SERVICES.	A. COMPARES PRODUCTS ON THE BASES OF RELEVANT AND SIGNIFICANT VARIABLES. B. COMPARES A WIDE VARIETY OF GOODS AND SERVICES EFFECTIVELY.	A. SELECTS APPROPRIATE GOODS AND SERVICES BASED ON A COMPREHENSIVE COMPARISON AND ACCORDING TO NEEDS AND VALUES. B. IDENTIFIES DETERMINANTS OF QUALITY AND USES THEM APPROPRIATELY.
A. OBTAINS ADEQUATE AND RELEVANT INFORMATION FOR DECISIONS. B. IDENTIFIES WAYS TO INCREASE OPTIONS. C. IDENTIFIES AND USES RISK-REDUCING STRATEGIES WHERE NEEDED. D. VALUES CREATIVITY IN PROBLEM SOLVING	A. DESCRIBES CONSUMER DECISIONS. B. USES DECISION-MAKING PROCESSES TO SOLVE CONSUMER PROBLEMS. C. RECOGNIZES THE IMPLICATIONS AND PREDICTS CONSEQUENCES OF DECISIONS MADE. D. UNDERSTANDS AND USES CONVERGENT AND DIVERGENT THINKING IN PROBLEM SOLVING	A. ENGAGES EFFECTIVELY IN GROUP DECISION-MAKING. B. ASSUMES RESPONSIBILITY FOR DECISIONS MADE. C. RESOLVES CONFLICTING DECISIONS. D. EVALUATES DECISIONS IN RELATION TO VALUES AND GOALS. E. USES CREATIVITY IN SOLVING PROBLEMS
A. IDENTIFIES TRUE OR MISLEADING INFORMATION FOUND IN ADVERTISEMENTS. B. IDENTIFIES AND CRITIQUES INFORMATION FOUND ON LABELS.	A. CRITIQUES ADS FOR VALIDITY B. USES LABELING INFORMATION TO ASSESS WORTH.	A. USES ADVERTISEMENTS APPROPRIATELY FOR INFORMATION OR FOR ENJOYMENT. B. UNDERSTANDS PSYCHOLOGICAL AND EMOTIONAL MOTIVATORS USED IN ADS. C. USES LABELING INFORMATION EFFECTIVELY.

GOAL 2. MANAGES RESOURCES EFFECTIVELY

SUBORDINATE OBJECTIVES	INDICATORS	
	K-3	4-6
2.1 USES LONG RANGE AND SHORT TERM GOAL SETTING PROCESSES.	A. LISTS ACTIVITIES ONE DOES IN A DAY. B. PLANS AND CARRIES OUT A SIMPLE WORK SCHEDULE. C. TELLS WHY IT IS IMPORTANT TO HAVE PLANS FOR ACTIVITIES.	A. KEEPS LOGS OF ACTIVITIES AND MAKES PROJECTIONS OF FUTURE ACTIVITIES AND PLANS. B. IDENTIFIES THINGS ONE WOULD LOOK FORWARD TO DOING OR HAVING IN THE FUTURE. C. SETS PERSONAL GOALS AND WORKS TO ACHIEVE THEM.
2.2 ACQUIRES RESOURCES.	A. IDENTIFIES WAYS IN WHICH PEOPLE ACQUIRE RESOURCES. B. LISTS RESOURCES OF PEOPLE. C. LISTS PERSONAL RESOURCES. D. IDENTIFIES AND DEVELOPS POSITIVE WORK HABITS.	A. IDENTIFIES WAYS TO INCREASE ONE'S RESOURCES SUCH AS EARNING EXTRA MONEY OR GAINING ADDITIONAL SKILLS. B. CLASSIFIES RESOURCES AS MATERIAL/NON-MATERIAL. C. IDENTIFIES WAYS IN WHICH ADULTS ACQUIRE INCOME.
2.3 ALLOCATES RESOURCES EFFECTIVELY.	A. CAN EQUATE A SMALL AMOUNT OF MONEY TO WHAT IT WILL BUY. B. PLANS A SCHEDULE OF ACTIVITIES FOR A SHORT PERIOD OF TIME. C. NAMES PEOPLE RESPONSIBLE FOR ALLOCATION OF RESOURCES AT HOME AND IN THE COMMUNITY.	A. ESTIMATES THE TIME IT WILL TAKE TO COMPLETE AN ACTIVITY. B. PLANS ACTIVITIES FOR A DAY OR WEEK. C. VALUES THE EFFECT OF BETTER SKILLS ON TIME AND EFFICIENCY. D. PLANS THE USE OF PERSONAL FINANCES.
2.4 SAVES AND INVESTS RESOURCES EFFECTIVELY.	A. IDENTIFIES WAYS PEOPLE SAVE RESOURCES. B. LISTS REASONS FOR SAVING RESOURCES.	A. DEVELOPS A PERSONAL SAVING PLAN. B. DESCRIBES A VARIETY OF MEANS FOR SAVING MONEY. C. LISTS STEPS IN SAVING TIME AND OTHER VALUED RESOURCES.

7-9	10-12	13-14
A. EVALUATES AND EXPRESSES SATISFACTION OR DISSATISFACTION WITH PAST ACTIVITIES.	A. IDENTIFIES (TENTATIVE) PREFERRED CAREER CHOICE.	A. ENGAGES IN LONG RANGE PLANNING.
B. IDENTIFIES CONSEQUENCES OF PRESENT BEHAVIORS ON LONG RANGE PLANS.	B. INDICATES HOW PRESENT BEHAVIORS IMPACT ON ATTAINMENT OF PERSONAL GOALS.	B. BASES SHORT TERM CONSUMER BEHAVIORS ON LONG RANGE GOALS.
C. EVALUATES PERSONAL LONG RANGE PLANS IN TERMS OF PERSONAL PRIORITIES AND PREFERENCES.	C. SETS LONG RANGE GOALS; DEVELOPS A PERSONAL FINANCIAL PLAN.	C. EVALUATES LONG RANGE GOALS REGULARLY AND MODIFIES OR CONTINUES AS NEEDED.
D. IDENTIFIES FACTORS THAT PREVENT PEOPLE FROM REACHING THEIR GOALS.		D. IS ABLE TO DELAY GRATIFICATION TO CARRY OUT LONG RANGE GOALS.
A. IDENTIFIES, CLASSIFIES, INCREASES RESOURCES.	A. PLANS AND PREPARES FOR (TENTATIVE) PREFERRED CAREER CHOICE.	A. SEEKS, OBTAINS, MAINTAINS EMPLOYMENT IN PREFERRED OCCUPATION OR CONTINUOUS PREPARATION FOR PREFERRED CAREER CHOICE.
B. EXPLAINS THE RELATIONSHIP BETWEEN OCCUPATION, INCOME AND LIVING STANDARDS.	B. IDENTIFIES RESOURCES THAT CONTRIBUTE TO CONSUMER SATISFACTION.	B. USES PUBLIC ASSISTANCE ETHICALLY AND APPROPRIATELY WHEN NEEDED.
C. EXPLORES A WIDE RANGE OF PERSONAL ABILITIES, INTERESTS, AND OCCUPATIONAL AREAS.	C. INTERPRETS A PAYCHECK.	C. PLANS PROGRAMS OF EDUCATIONAL AND PERSONAL IMPROVEMENT FOR JOB ADVANCEMENT.
D. EXPLAINS HOW PERSONAL SKILLS, INTERESTS, AND TIME ARE INCLUDED AS RESOURCES.	D. EXPLAINS AND DISCUSSES REASONS FOR WELFARE, UNEMPLOYMENT AND OTHER FORMS OF PUBLIC ASSISTANCE TO INDIVIDUALS.	
A. DESCRIBES THE EFFECT OF VALUES AND ETHNIC CUSTOMS WITH RESPECT TO THE USE OF MONEY.	A. DESCRIBES THE MANAGEMENT PROCESS AND EXPLAINS HOW CONSUMERS CAN USE IT TO MEET NEEDS AND WANTS WITH LIMITED RESOURCES.	A. APPLIES MANAGEMENT PRINCIPLES EFFECTIVELY (BUDGETING).
B. PLANS PERSONAL SPENDING FOR A WEEK OR MONTH.	B. IDENTIFIES DISCRETIONARY INCOME OR INCOME THAT OFFERS THE GREATEST MANAGEMENT POSSIBILITIES.	B. FORMULATES AND CARRIES OUT A REALISTIC PLAN FOR MANAGING FINANCES BASED ON PRESENT AND EXPECTED INCOME, EXPENSES, GOALS, NEEDS.
C. VALUES THE NEED FOR A MANAGEMENT PLAN OR BUDGET FOR RESOURCES.	C. DEVISES PLANS FOR BUYING MAJOR SERVICES AND PRODUCTS.	C. EVALUATES AND REVISES IF NECESSARY PERSONAL MONEY MANAGEMENT PROGRAM.
D. MAKES WORTHY USE OF LEISURE TIME.	D. PLANS LEISURE TIME TO BENEFIT SELF AND OTHERS.	D. LIVES WITHIN PERSONAL INCOME.
		E. KNOWS AND USES PROFESSIONAL SOURCES OF HELP IN MANAGING RESOURCES WHEN NEEDED.
A. SOLVES COMPUTATIONAL PROBLEMS RELATED TO SAVINGS AND INTEREST.	A. SUMMARIZES THE ROLE OF INVESTING AND SAVING TO THE INDIVIDUAL AND TO THE ECONOMY.	A. PLANS AND IMPLEMENTS A PROGRAM OF SAVING BASED ON GOALS, RESOURCES, PRESENT AND FUTURE NEEDS.
B. INVESTIGATES INSTITUTIONS AND MEANS FOR SAVING AND INVESTING MONEY.	B. USES APPROPRIATE CRITERIA FOR COMPARING RELATIVE ADVANTAGE OF VARIOUS SAVINGS PLANS AND INSTITUTIONS.	B. USES ADEQUATE PROCEDURES FOR COMPARING BANKS, SERVICES, AND PLANS AS A BASIS FOR SAVINGS AND INVESTMENT DECISIONS.
C. EVIDENCES AN UNDERSTANDING OF LAWS THAT REGULATE BANKING AND INVESTMENT SERVICES.	C. KNOWS HOW TO OPEN AND USE BANK ACCOUNTS.	C. USES BANKING SERVICES EFFECTIVELY.
	D. ANALYZES PERSONAL BANKING NEEDS.	

—CONTINUED—

GOAL 2. MANAGES RESOURCES EFFECTIVELY

SUBORDINATE OBJECTIVES	INDICATORS	
	K-3	4-6
2.5 PROTECTS RESOURCES ADEQUATELY.	A. NAMES WAYS IN WHICH ONE CAN PROTECT ONE'S RESOURCES. B. DEMONSTRATES AN UNDERSTANDING OF THE ROLE OF SAFETY IN ONE'S LIFE.	A. DESCRIBES SEVERAL WAYS IN WHICH PEOPLE PROVIDE PROTECTION FOR FINANCIAL AND MATERIAL RESOURCES. B. EXPLAINS HOW SAFETY MEASURES BOTH ADD AND REDUCE THE COSTS OF CONSUMER'S RESOURCE.
2.6 USES CREDIT AS A FINANCIAL MANAGEMENT TOOL.	A. UNDERSTANDS THE CONCEPT OF BORROWING AS A MEANS OF EXPANDING RESOURCES.	A. DESCRIBES BASIC FORMS OF LENDING. B. DEFINES CREDIT AND CITES ILLUSTRATIONS OF ITS USE.
2.7 DEMONSTRATES ADAPTABILITY SKILLS.	A. NAMES PRODUCTS AND SERVICES THAT HAVE CHANGED OVER TIME. B. IDENTIFIES EXAMPLES OF RECENT CHANGES IN TECHNOLOGY IN THE HOME. C. IS ABLE TO DESCRIBE PERSONAL ATTITUDES WHEN CHANGE IS INTRODUCED.	A. IDENTIFIES SITUATIONS WHERE ADAPTABILITY IS NEEDED AT HOME AND IN SCHOOL. B. REACTS POSITIVELY TO CHANGE. C. MAKES SUGGESTIONS FOR COPING WITH CHANGE. D. DESCRIBES CHANGES THAT OCCUR IN THE MARKETPLACE AS A RESULT OF TECHNOLOGICAL CHANGE.

7-9	10-12	13-14
A. DEFINES THE TERMS GUARANTEE AND WARANTEE AND FINDS ILLUSTRATIONS OF THEIR USE FOR CONSUMER PRODUCTS.	A. DETERMINES BASIC PROVISIONS AND RESPONSIBILITIES CONTAINED IN WARANTEES AND GUARANTEES.	A. EXERCISES APPROPRIATE PROCEDURES FOR OBTAINING INSURANCE.
B. DESCRIBES OR DEFINES THE BASIC CONCEPT OF INSURANCE AND HOW IT WORKS.	B. IDENTIFIES TYPES OF INSURANCE AND AREA OF PROTECTION THEY PROVIDE.	B. PLANS INSURANCE COVERAGE IN TERMS OF PRESENT AND FUTURE NEEDS.
C. DESCRIBES HOW CHECKING ACCOUNTS PROTECT RESOURCES.	C. DESCRIBES THE ROLE OF INSURANCE TO THE INDIVIDUAL AND TO THE ECONOMY.	C. ASSESSES ADEQUACY OF INSURANCE COVERAGE PERIODICALLY IN TERMS OF CHANGING NEEDS AND CIRCUMSTANCES.
D. DEFINES AND GIVES ILLUSTRATIONS OF TERMS SUCH AS DELINQUINCY, BANKRUPTCY, REPOSSESSION AND OTHER PROBLEMS THAT THREATEN FINANCIAL SECURITY.	D. DEFINES TERMS COMMONLY FOUND IN CONTRACTS.	D. CONSCIOUSLY APPLIES SAFE PRACTICES AS A MEANS OF PROTECTING RESOURCES.
E. VALUES SAFETY AS A MEANS OF PROTECTING SELF AND RESOURCES.	E. DESCRIBES HOW TO APPLY FOR INSURANCE.	
	F. DESCRIBES HOW TO FILE A CLAIM.	
A. DESCRIBES FORMS OR SOURCES OF CREDIT AND COMPARES RELATIVE COSTS AND ADVANTAGES.	A. DESCRIBES THE ROLE OF CREDIT TO INDIVIDUALS, AND TO THE ECONOMY.	A. USES APPROPRIATE PROCEDURES WHEN APPLYING FOR CREDIT.
B. CITES GUIDELINES FOR THE WISE USE OF CREDIT.	B. ENUMERATES THE CONSEQUENCES OF OVER-EXTENDED USE OF CREDIT.	B. AVOIDS OVERUSE OF CREDIT.
C. IDENTIFIES SITUATIONS IN WHICH CREDIT IS DESIRABLE/ UNDESIRABLE.	C. USES SOURCES AND EVIDENCES AWARENESS OF CURRENT LEGISLATION REGARDING CREDIT.	C. OUTLINES TRUTH IN LENDING LEGISLATION AND POINTS OUT POSSIBLE VIOLATIONS.
D. IDENTIFIES ALTERNATIVES TO USING CREDIT.	D. DEFINES TERMS COMMONLY USED IN CONTRACTS.	D. PLANS THE USE OF CREDIT IN TERMS OF PRESENT AND FUTURE NEEDS.
E. IDENTIFIES ILLEGAL FORMS OF CREDIT.		E. REVIEWS CONTRACTS CAREFULLY PRIOR TO SALE.
A. IS ABLE TO APPLY KNOWLEDGE AND SKILLS LEARNED TO NOVEL SITUATIONS.	A. ADJUSTS READILY TO NOVEL SITUATIONS WHEN NECESSARY.	A. ADAPTS LONG RANGE PLANNING TO CHANGING CIRCUMSTANCES.
B. DESCRIBES THE IMPACT OF TECHNOLOGICAL CHANGE ON JOBS AS WELL AS ON CONSUMER PRODUCTS AND SERVICES.	B. DESCRIBES THE FUNCTIONS AND DYSFUNCTIONS OF TECHNOLOGICAL CHANGE TO THE CONSUMER.	B. INITIATES CHANGE WHERE IT IS NEEDED OR DESIRABLE.
C. USES CREATIVITY IN SOLVING NOVEL PROBLEMS.	C. IMPROVISES IN SITUATIONS REQUIRING IT.	C. MONITORS THE EFFECTS OF CHANGE ON SELF AND OTHERS.
	D. DEMONSTRATES AN UNDERSTANDING OF THE NEED TO REVISE CONSUMPTION PATTERNS THROUGHOUT ONE'S LIFE.	

GOAL 3. DEMONSTRATES AN UNDERSTANDING OF THE ROLES, RIGHTS AND RESPONSIBILITIES OF CONSUMERS.

SUBORDINATE OBJECTIVES	INDICATORS K-3	INDICATORS 4-6
3.1 EVIDENCES ECONOMIC UNDERSTANDING	A. DIFFERENTIATES BETWEEN STANDARDS OF LIVING AND HOW THESE STANDARDS ARE OBTAINED B. UNDERSTANDS THE DIFFERENCES BETWEEN GOODS AND SERVICES AND HOW THEY ARE OBTAINED C. DISCUSSES THE VALUE OF MONEY AND HOW IT IS EXCHANGED FOR GOODS AND SERVICES	A. DESCRIBES HOW MONEY RECEIVED FOR WORK CAN BE EXCHANGED FOR SERVICES AND GOODS B. UNDERSTANDS HOW BUSINESS ORGANIZATIONS WORK C. DISCUSSES THE PLACE OF PROFIT AS ESSENTIAL TO GROWTH D. DESCRIBES HOW NEW INDUSTRIES DEVELOP
3.2 ASSUMES CONSUMER ROLES AND RESPONSIBILITIES	A. UNDERSTANDS AND EXPRESSES THE REASONS FOR RULES, JOBS, DUTIES. B. FOLLOWS ASSIGNED ROLES AS DESCRIBED. C. ACTS RESPONSIBLY IN INDIVIDUAL AND GROUP SETTINGS. D. DESCRIBES EXPECTED BEHAVIORS IN GIVEN CONSUMER SITUATIONS.	A. DISCUSSES RIGHTS OF INDIVIDUALS IN SOCIETY. B. SETS RULES NEEDED BY THE GROUP AND ABIDES BY THEM. C. RESPECTS OTHERS REGARDLESS OF RACE, CULTURE, SEX OR ETHNIC BACKGROUND. D. DESCRIBES REASONS FOR TAXES.
3.3 EVIDENCES ECOLOGICAL CONCERN.	A. CONSERVES MATERIALS WHEN WORKING. B. DISCUSSES AND PRACTICES WAYS TO AVOID WASTE.	A. EVIDENCES AWARENESS THAT NATURAL RESOURCES ARE LIMITED AND MUST BE CONSERVED, MANAGED, AND PROTECTED FOR FUTURE USE. B. EVIDENCES CONCERN FOR CONSERVATION OF RESOURCES. C. DEFINES AND DISCUSSES THE IMPACT OF POLLUTION ON PEOPLE AND THE ENVIRONMENT.
3.4 RESOLVES CONSUMER COMPLAINTS EFFECTIVELY.	A. EXPRESSES DISSATISFACTION CONSTRUCTIVELY. B. USES PRODUCTS AND SERVICES WITH CARE. C. LISTS WAYS A PERSON CAN AVOID DISSATISFACTION WITH PURCHASES.	A. PLANS PROCEDURES FOR REGISTERING COMPLAINTS IN THE SCHOOL/HOME CONTEXT. B. DISCUSSES MEANS BY WHICH PERSONS CAN PREVENT DISSATISFACTION WHEN PURCHASING PRODUCTS, IDENTIFYING BASIC STEPS IN MAKING COMPLAINTS.

7-9	10-12	13-14
A. TELLS WHAT MONEY WILL AND WILL NOT DO FOR THE INDIVIDUAL, THE FAMILY, AND THE SOCIETY.	A. ENUMERATES BASIC ECONOMIC PRINCIPLES AND APPLIES THEM TO PERSONAL CONSUMER BEHAVIOR.	A. PLANS PRESENT AND FUTURE CONSUMER BEHAVIORS ON THE BASIS OF NATIONAL AND LOCAL ECONOMIC CONDITIONS.
B. DEFINES THE ROLES OF PRODUCERS, DISTRIBUTORS AND CONSUMERS.	B. EXPLAINS THE EFFECT OF ECONOMIC EVENTS ON INDIVIDUALS' ROLES AS WORKER, CITIZEN AND CONSUMER.	B. ANALYZES WAYS ECONOMIC FACTORS INFLUENCE EMPLOYMENT AND JOB OPPORTUNITIES.
C. DISCUSSES HOW MANAGEMENT, LABOR, AND GOVERNMENT INFLUENCE WORK LIFE.	C. ANALYZES ECONOMIC ISSUES IN TERMS OF IMMEDIATE AND LONG-RANGE EFFECTS ON SOCIETY.	C. EVALUATES THE IMPACT OF CONSUMER CHOICES ON PERSONAL FINANCES, BUSINESS, AND ON THE ECONOMY.
A. DESCRIBES WAYS IN WHICH ONE IS RESPONSIBLE TO SELF AND TO THE GROUP.	A. ENUMERATES CONSUMER RIGHTS AND THEIR CORRESPONDING RESPONSIBILITIES.	A. EXERCISES CONSUMER RIGHTS AND RESPONSIBILITIES IN THE MARKETPLACE.
B. DESCRIBES THE CONSEQUENCES OF SHOPLIFTING ON CONSUMERS AND SELLERS.	B. IS ABLE TO VIEW CONSUMER PROBLEMS FROM THE POINT OF VIEW OF BOTH THE BUYER AND THE SELLER.	B. PARTICIPATES IN INITIATION, ANALYSIS, PROMOTION AND ENFORCEMENT OF CONSUMER LEGISLATION.
C. DESCRIBES APPROPRIATE AND INAPPROPRIATE CONSUMER BEHAVIORS IN GIVEN SITUATIONS.	C. EVIDENCES AN UNDERSTANDING OF THE TERMS ON CONTRACTS, LEASES AND OTHER LEGAL DOCUMENTS.	C. ASSUMES OR SUPPORTS CONSUMER ADVOCACY ROLES.
D. IDENTIFIES TYPES OF TAXES, EXPLAINS HOW TAXES ARE ALLOCATED.	D. DISCUSSES PERSONAL RESPONSIBILITIES IN PAYMENT OF TAXES.	D. PREPARES ACCURATE AND COMPLETE RECORDS NEEDED FOR COMPUTING TAXES.
E. IDENTIFIES RIGHTS AND RESPONSIBILITIES OF BUYERS AND SELLERS IN TRANSACTIONS.	E. STUDIES AND COMPLETES TAX RETURNS.	E. UTILIZES APPROPRIATE SOURCES OF ASSISTANCE AND ADVICE IN PREPARING TAX RETURNS.
F. RECOGNIZES THE SAFE USE OF PRODUCTS AS A CONSUMER RESPONSIBILITY.	F. IDENTIFIES SOURCES OF ADVICE/ASSISTANCE IN COMPLETING TAX RETURNS.	F. VIEWS PRODUCT MAINTENANCE AS A ROLE OF THE CONSUMER.
	G. EVIDENCES UNDERSTANDING OF CONSUMER ADVOCACY.	
A. IDENTIFIES CONSUMER PRODUCTS AND PRACTICES WHICH ARE HARMFUL OR POTENTIALLY HARMFUL TO THE ENVIRONMENT.	A. PLANS A PROGRAM OF PERSONAL AND COMMUNITY RESOURCE MANAGEMENT.	A. ENGAGES IN PERSONAL AND COMMUNITY ACTIVITIES THAT ARE FOR THE EXPRESS PURPOSE OF CONSERVING RESOURCES.
B. LISTS AND PRACTICES MEANS OF RESOURCE CONTROL IN SCHOOL AND AT HOME.	B. ANALYZES FORMS OF POLLUTION CONTROL AND MAKES RECOMMENDATIONS RELATIVE TO IT.	B. PROMOTES AND SUPPORTS ENVIRONMENTAL CONTROL AND CONSERVATION LEGISLATION.
	C. EVALUATES ACTIVITIES OF GROUPS AND LEGISLATION PERTAINING TO ENVIRONMENT.	
A. IDENTIFIES INSTANCES OF DISSATISFACTION WITH PRODUCTS OR SERVICES AND DESCRIBES HOW DISSATISFACTION COULD BE PREVENTED AND STEPS FOR RESOLVING IT.	A. MAKES A DISTINCTION BETWEEN PRODUCT MISUSE AND CONSUMER FAILURE.	A. USES PRODUCTS AND SERVICES RESPONSIBLY.
B. DESCRIBES COMPLAINTS ACCURATELY.	B. ESTABLISHES REASONABLE EXPECTATIONS REGARDING PRODUCT PERFORMANCE.	B. TAKES APPROPRIATE STEPS TO PREVENT CONSUMER DISSATISFACTION.
C. OUTLINES STEPS FOR PREVENTING AND RESOLVING DISSATISFACTION.	C. APPLIES PROPER PROCEDURES IN MAKING EFFECTIVE COMPLAINTS.	C. RESOLVES COMPLAINTS SATISFACTORILY USING APPROPRIATE PROCEDURES.
	D. IDENTIFIES SOURCES OF ASSISTANCE IN RESOLVING COMPLAINTS.	D. UTILIZES APPROPRIATE RESOURCES FOR ASSISTANCE SUCH AS AGENCIES, SMALL CLAIMS COURT.

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GOAL 3. DEMONSTRATES AN UNDERSTANDING OF THE ROLES, RIGHTS AND RESPONSIBILITIES OF CONSUMERS.

SUBORDINATE OBJECTIVES	INDICATORS K-3	4-6
3.5 UNDERSTANDS AND PARTICIPATES IN EFFECTING LEGISLATION FOR CONSUMERS.	A. FOLLOWS RULES AND REGULATIONS. B. UNDERSTANDS THE NEED FOR LAWS.	A. PARTICIPATES IN THE INITIATION, PASSING AND ENFORCING OF RULES THAT BENEFIT THE GROUP. B. DISCUSSES THE NEED FOR RULES AND LAWS. C. IDENTIFIES WAYS IN WHICH CITIZENS PARTICIPATE IN DEVELOPING AND ENFORCING LAWS.
3.6 UTILIZES CONSUMER PROTECTIVE AGENCIES APPROPRIATELY AND CONTRIBUTES TO THEIR EFFECTIVENESS.	A. DESCRIBES WAYS IN WHICH PEOPLE CAN HELP EACH OTHER PREVENT AND SOLVE PROBLEMS. B. IDENTIFIES CONSUMER PROBLEMS.	A. DISCUSSES THE IMPORTANCE OF PROTECTING RIGHTS OF INDIVIDUALS. B. EVIDENCES A POSITIVE ATTITUDE TOWARD INDIVIDUALS WHO HELP THEM AS CONSUMERS. C. IDENTIFIES PROBLEMS OF YOUNG CONSUMERS.

7-9	10-12	13-14
A. IDENTIFIES EXAMPLES OF LAWS THAT AFFECT CONSUMERS. B. DISCUSSES THE ORIGIN AND PROCEDURES FOR ENACTING LAWS FOR CONSUMERS. C. PARTICIPATES IN MONITORING EXISTING CONSUMER LAWS. D. DESCRIBES THE ROLE OF GOVERNMENT IN REGULATING AND PROTECTING CONSUMER INTERESTS.	A. IDENTIFIES SOURCES OF INFORMATION ABOUT PROPOSED LAWS. B. IDENTIFIES SITUATIONS IN WHICH PROFESSIONAL LEGAL COUNSEL IS NECESSARY TO ENFORCE CONSUMER RIGHTS. C. IDENTIFIES AND INTERPRETS COMMONLY USED DOCUMENTS AND LEGAL TERMS. D. DESCRIBES THE STEPS IN THE DEVELOPMENT OF LAWS AND IDENTIFIES WAYS IN WHICH CONSUMERS CAN PARTICIPATE IN THE PROCESS.	A. CRITICALLY ANALYZES PROPOSED LEGISLATION. B. PARTICIPATES IN THE INITIATION, DEVELOPMENT AND ENFORCEMENT OF CONSUMER LEGISLATION.
A. IDENTIFIES AGENCIES THAT PROTECT AND SERVE CONSUMERS. B. IDENTIFIES THE CONSUMER'S ROLE IN PROTECTION.	A. IDENTIFIES AND DESCRIBES CONSUMER PROTECTION AGENCIES ACCORDING TO SPECIFIC TYPES OF PROBLEMS IN TERMS OF FUNCTIONS, LIMITATIONS. B. DEMONSTRATES WAYS IN WHICH CONSUMERS CAN CONTRIBUTE TO THE EFFECTIVENESS OF CONSUMER AGENCIES.	A. USES CONSUMER AGENCIES APPROPRIATELY AND CONTRIBUTES TO THEIR EFFECTIVENESS. B. PARTICIPATES IN ACTIVITIES TO ASSIST AGENCIES IN DEVELOPING AND ENFORCING REGULATIONS.

GOAL 4. KNOWLEDGE OF MARKETPLACE AS A RESOURCE. EXERCISES RESPONSIBLE INTERACTION WITH IT.

SUBORDINATE OBJECTIVES	INDICATORS K-3	4-6
4.1 EVIDENCES INTERPERSONAL SKILLS.	A. HELPS OTHERS REACH GOALS IN SMALL GROUP TASKS. B. DISCUSSES REASONS WHY PEOPLE NEED TO WORK TOGETHER. C. RESPECTS THE DIFFERENCES IN VALUES AND CHOICES OF OTHER PEOPLE.	A. ENGAGES IN TASKS THAT ARE DONE BY THE GROUP. B. EVALUATES PERSONAL ABILITY TO WORK WITH OTHERS. C. GIVES EXAMPLES WHEN INTERPERSONAL SKILLS ARE NEEDED BY CONSUMERS. D. DEMONSTRATES AN UNDERSTANDING OF SOCIAL AND CULTURAL DIFFERENCES.
4.2 REVIEWS ADVERTISEMENT, LITERATURE AND PRODUCT INFORMATION CRITICALLY. UNDERSTANDS THE ROLE OF ADVERTISING.	A. IDENTIFIES WAYS IN WHICH PRODUCTS AND SERVICES ARE ADVERTISED. B. RECOGNIZES TRUE AND UNTRUE STATEMENTS MADE ABOUT SERVICES AND PRODUCTS. C. NAMES SOURCES OF PRODUCT INFORMATION.	A. USES SOURCES OF PRODUCT INFORMATION TO COMPARE BASIC ITEMS. B. LISTS CRITERIA FOR DETERMINING WHETHER INFORMATION ABOUT PRODUCTS IS TRUE OR NOT. C. DESCRIBES BASIC HUMAN NEEDS AND HOW THEY RELATE TO MARKETING APPEALS.
4.3 UNDERSTANDS PSYCHOLOGICAL MOTIVATORS IN THE MARKETPLACE.	A. IDENTIFIES APPEALING ADS. B. DESCRIBES THINGS IN STORES THAT HAVE EMOTIONAL EFFECTS ON BUYERS.	A. IDENTIFIES PERSONAL MOTIVES FOR SPENDING DECISIONS. B. COMPARES EMOTIONAL AND RATIONAL MOTIVES FOR PURCHASING PRODUCTS.
4.4 UNDERSTANDS SOCIOLOGICAL MOTIVATORS IN THE MARKETPLACE.	A. TELLS HOW FAMILY AND FRIENDS INFLUENCE DECISIONS. B. DESCRIBES ADVERTISEMENTS THAT SUGGEST FRIENDSHIP. C. NAMES PURCHASES MADE WITH FRIENDS AND FAMILY.	A. IDENTIFIES SITUATIONS IN WHICH OTHERS HAVE HAD AN INFLUENCE ON PURCHASES. B. DISCUSSES POSITIVE AND NEGATIVE EFFECTS OF SOCIAL INFLUENCES ON CONSUMERS.
4.5 UNDERSTANDS PRACTICES AND POLICIES IN THE MARKETPLACE.	A. UNDERSTANDS AND CAN ROLE PLAY A PURCHASE. B. DISCUSSES REASONS FOR RULES AND POLICIES.	A. RECOGNIZES THE NEED FOR RULES AND POLICIES IN STORES. B. RESPECTS THE NEED FOR POLICIES IN STORES.
4.6 UNDERSTANDS THE NATURE OF THE MARKETPLACE.	A. NAMES DIFFERENT PLACES WHERE PEOPLE BUY AND SELL THINGS.	A. POINTS OUT EXAMPLES OF SELLING BY PHONE, MAIL, DOOR-TO-DOOR, MAGAZINES, CATALOGUES. B. NAMES SEVERAL TYPES OF STORES AND GIVES EXAMPLES OF EACH.

7-9	10-12	13-14
A. IS ABLE TO SPEAK WITH SALES PERSONS EFFECTIVELY TO OBTAIN ADEQUATE INFORMATION. B. WORKS EFFECTIVELY ON TEAM PROJECTS. C. IDENTIFIES SKILLS NEEDED FOR EFFECTIVE GROUP INTERACTION D. IDENTIFIES SITUATIONS IN WHICH CONSUMERS NEED GOOD INTERPERSONAL SKILLS.	A. DEMONSTRATES SENSITIVITY TO THE FEELINGS AND NEEDS OF OTHERS. B. MAINTAINS A POSITIVE ATTITUDE TOWARD OTHERS. C. RESOLVES CONFLICTS WITH OTHERS SINGLY AND IN GROUPS. D. ENGAGES IN GROUP PROBLEM SOLVING. E. ACCEPTS CULTURAL DIFFERENCES AMONG PEOPLE.	A. WORKS WELL WITH OTHERS REGARDLESS OF SEX, RACE OR CULTURAL DIFFERENCES. B. USES COMMUNICATION SKILLS AND ABILITY TO PERSUADE TO EFFECT SATISFYING MARKET PLACE INTERACTION. C. USES SKILLS NEEDED IN FAMILY DECISION-MAKING.
A. IDENTIFIES THE ROLE OF ADVERTISING IN MOTIVIATING AND PROVIDING INFORMATION. B. DESCRIBES HOW ADVERTISING HELPS CONSUMER DECISION-MAKING. C. ILLUSTRATES HOW ADVERTISING FOCUSES ATTENTION ON A PRODUCT OR SERVICE. D. IDENTIFIES AND INDICATES THE MEANING OF LABELING INFORMATION.	A. IS AWARE OF INFORMATION REQUIRED BY LAW ON FREQUENTLY PURCHASED ITEMS. B. RESEARCHES LEGISLATION CONCERNING PRODUCT INFORMATION ON INFREQUENTLY PURCHASED ITEMS. C. RECOGNIZES RELEVANT AND NON-RELEVANT INFORMATION IN CONSUMER INFORMATION.	A. USES ADVERTISEMENTS AND PRODUCT INFORMATION APPROPRIATELY IN MAKING CONSUMER DECISIONS. B. RECOGNIZES FRAUDULENT CLAIMS AND AVOIDS BEING VICTIMIZED BY THEM. C. ANALYZES PRODUCT INFORMATION OBJECTIVELY PRIOR TO PURCHASE.
A. IDENTIFIES EXAMPLES OF PSYCHOLOGICAL MOTIVATION IN ADVERTISEMENT. B. IDENTIFIES SOME BASIC EMOTIONS AND NEEDS AND SHOWS HOW THEY ARE EXPRESSED IN CONSUMER BEHAVIOR. C. IDENTIFIES GIMMICKS IN STORES THAT ENCOURAGE IMPULSE PURCHASES.	A. DESCRIBES BASIC PSYCHOLOGICAL NEEDS OF PEOPLE AND ILLUSTRATES EXAMPLES OF CONSUMER BEHAVIOR BASED ON THEM. B. UNDERSTANDS BASIC PSYCHOLOGICAL THEORIES AND PRINCIPLES. C. IDENTIFIES WORDS THAT HAVE PSYCHOLOGICAL OR EMOTIONAL APPEAL. D. IDENTIFIES PSYCHOLOGICAL MOTIVATORS IN STORES.	A. RECOGNIZES AND DESCRIBES CONSCIOUS AND UNCONSCIOUS MOTIVATORS IN THE MARKET PLACE. B. RELATES PURCHASES TO IDENTIFIED PERSONAL NEEDS OF SELF AND OTHERS. C. APPLIES KNOWLEDGE OF PSYCHOLOGY TO CONSUMER BEHAVIOR. D. VIEWS PRODUCTS AND SERVICES OBJECTIVELY DESPITE PSYCHOLOGICAL APPEALS.
A. IDENTIFIES WAYS IN WHICH FRIENDS AND FAMILY INFLUENCE PURCHASE AND USE OF PRODUCTS AND SERVICES. B. IDENTIFIES SOCIAL MOTIVATORS IN ADVERTISING. C. IDENTIFIES SOCIAL FACTORS PRESENT AT POINT OF SALES: DOOR-TO-DOOR SALES, PARTIES, SUPERMARKETS.	A. UNDERSTANDS HOW LIFE CYCLE STAGES IMPACT ON CONSUMER DECISIONS AND CONSUMER BEHAVIOR. B. DESCRIBES WAYS IN WHICH FRIENDS AND RELATIVES INFLUENCE PURCHASES.	A. RECOGNIZES SOCIAL CONTEXTS IN WHICH PRODUCTS AND SERVICES ARE CONSUMED. B. RESISTS UNDUE SOCIAL PRESSURES AT POINT OF SALE.
A. DISCUSSES MARKETING PRACTICES FROM THE POINT OF VIEW OF BUYERS. B. DISCUSSES FORMS OF SALES AND DISCOUNTS.	A. IDENTIFIES REPUTABLE AND DISREPUTABLE OR FRAUDULENT PRACTICES IN THE MARKETPLACE. B. UNDERSTANDS STANDARDS, BRANDS AND TRADEMARKS. C. DISCUSSES THE ROLE OF PREMIUMS AND TRADING STAMPS. D. ANALYZES PROMOTIONAL DEVICES USED IN THE MARKETPLACE.	A. INVESTIGATES STORE POLICY ON PURCHASE AND RETURN OF MERCHANDISE. B. RECOGNIZES AND AVOIDS FRAUDULENT SCHEMES. C. EVALUATES BARGAINS, SALES, PROMOTIONAL DEVICES, AND DISCOUNTS PRIOR TO PURCHASE TO DETERMINE ACTUAL SAVINGS. D. AVOIDS ABUSING THE MARKETPLACE.
A. DISCUSSES RISKS INCURRED WHEN SHOPPING BY PHONE, MAIL, DOOR-TO-DOOR, MAGAZINES. B. DISCUSSES REQUIREMENTS OF CONTRACTS FOR RECORD, TAPE, AND BOOKCLUBS. C. COMPARES AND CONTRASTS GOODS AND SERVICES OF DIFFERENT TYPES OF STORES.	A. DISCUSSES THE PSYCHO-SOCIAL APPEALS OF JUNK MAIL, DOOR-TO-DOOR SALES, PARTIES. B. DISCUSSES RELATIVE ADVANTAGES OF SHOPPING IN DIFFERENT TYPES OF STORES. C. COMPARES COSTS OF SHOPPING IN DIFFERENT STORES.	A. TAKES APPROPRIATE STEPS IN RESOLVING PROBLEMS OF UNORDERED MERCHANDISE. B. COMPARISON SHOPS.

HOW TO USE THE K-14 COMPETENCY-BASED CONSUMER EDUCATION MATRIX

1. Review the indicators and determine which indicators need to be addressed. A needs assessment can be conducted by developing tests or measures based on each indicator selected.

2. Consider each indicator in terms of whether or not you are already using it in the classroom and in what ways.

3. Identify those objectives and indicators you plan to work toward and consider ways to build them into the existing curriculum. Some outcomes can be met by modifying content, others can be achieved through methods. For example:

   Content: a math class in the sixth grade may use a consumer problem in order to do specific calculations of percentages or in graph reading.

   Method: a math class might solve complex problems in small groups presenting solutions to the class, thus, developing decision-making skills, skills in interpersonal relationships and self-awareness.

4. Develop integrated lessons to illustrate how consumer education is built into the existing curriculum.

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